

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:	)	
ERIK M. NIEMIEC	)	
<b><u>Debtor(s)</u></b>	)	CHAPTER 13
CREDIT ACCEPTANCE CORPORATION	)	Case No.: 23-10628 (AMC)
<b><u>Moving Party</u></b>	)	
v.	)	<b>Hearing Date: 10-8-25 at 11:00 AM</b>
ERIK M. NIEMIEC	)	
<b><u>Respondent(s)</u></b>	)	11 U.S.C. 362
SCOTT F. WATERMAN	)	
<b><u>Trustee</u></b>	)	

**NOTICE OF MOTION, RESPONSE DEADLINE, AND HEARING DATE**

Credit Acceptance Corporation has filed a Motion For Relief From The Automatic Stay with the Court for relief from the automatic stay of 11 U.S.C. 362.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**

1. If you do not want the court to grant the relief sought in the motion or if you want the court to consider your views on the motion, then on or before **September 25, 2025** you or your attorney must do all of the following:

- (a) file an answer explaining your position at:  
United States Bankruptcy Court  
Robert N.C. Nix Building  
900 Market Street, Suite 400  
Philadelphia, PA 19107-4299

If you mail an answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

- (b) mail a copy to the movant's attorney:  
Eisenberg Gold & Agrawal, P.C.  
**Attn.: William E. Craig, Esquire**  
1040 Kings Highway North #200  
Cherry Hill, NJ 08034

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the motion.

3. A hearing on the motion is scheduled to be held before the Honorable Ashely M. Chan on **October 8, 2025 at 11:00 am** in Courtroom number **4**, United States Bankruptcy Court, Robert N.C. Nix Building, 900 Market Street, Suite 400, Philadelphia, PA 19107-4299.

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at 215-408-2800 to find out whether the hearing has been canceled because no one filed an answer.

Date: 9/11/25

/s/ William E. Craig  
William E. Craig, Esquire  
Eisenberg Gold & Agrawal, P.C.  
Attorney for Credit Acceptance Corporation